

**Specification Correction**

Please amend the related applications to include patent 6,718,319 to Fisher, et al.

5 Please amend the detailed description page 8 line 11 with the revised sentence: "Next, the card unlock key 320 is presented to the card."

Please amend the detailed description page 7 line 22 to replace "311-31X" with "310".

10 Please amend the abstract with the following shortened version:

A single smart card can manage and deliver multiple applications such as: cash replacement, loyalty, membership, physical access, network/information security, healthcare, and transportation. This "sharing" of a card, however, presents  
15 numerous challenges for keeping the application data separate and retaining ownership. The providers of these card applications can be given control over their own specific application domain even while the card issuer retains ultimate ownership of the card and therefore can dictate who may load applications. Further,  
20 these applications can be added or erased dynamically even after the card is in circulation. The permission to create and load these applications can be granted exclusively by the card issuer. This level of card management and control can be achieved with a conventional file system smart card.

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**Claim Rejection**

The Examiner has rejected claims 1-16 under 35 USC 112 as being indefinite and poorly structured. The claims have been amended for clarity and completeness.

30 The Examiner has rejected claims 1-13 under 35 USC 102 as being anticipated by Hanel, US Patent number 6,145,080 and by Everett et al, US Patent number 6,575,372. This rejection is respectfully traversed.

The Examiner has rejected Claims 14-16 as being anticipated by Deindl et al US Patent number 6,173,401. These claims have been withdrawn from the present application.

5    ***Distinctions over the Prior Art - Hanel, Everett, and Deindl***

Hanel (US 6,145,080) teaches of using "identifiers" as a type of key to protect data and limit chip operations. Hanel describes a customized smart card operating system that includes the additional logic needed to manage these identifiers. This is  
10 a much different approach than the present application which accomplishes a comparable level of protection using only the default features of the chip. Hanel does not anticipate the method described in the present application nor that such a method could be designed to operate on a standard file system  
15 smart card that has not been modified at the OS level.

Everett (US 6,575,372) describes the trademarked MULTOS smart card operating system. This proprietary system also requires a highly-customized sophisticated smart chip. It is not an architecture that can be implemented on a conventional, low-  
20 cost file system smart chip.

In that the present application can be implemented on a readily available, general purpose low cost smart card, it is appreciably different than either Hanel or Everett. The method disclosed in the present application consists of an exacting  
25 receipt, which when followed achieves uncommon security and flexibility from a very common smart card.

Other smart card experts have not been able to achieve controlled management of multiple application using only the standard capabilities of a conventional file system smart card.  
30 Further, there is nothing within the art that prescribes such an exacting method as is disclosed within the present application.